

**Information to identify the case:**

Debtor 1	<u>Elizabeth Stevens</u>	Social Security number or ITIN	xxx-xx-6094
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-18568-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth Stevens

10/1/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Elizabeth Stevens  
Debtor

Case No. 19-18568-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Oct 01, 2021

Form ID: 318

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db	+ Elizabeth Stevens, 4311 Okeechobee Blvd., Lot 109, West Palm Beach, FL 33409-3122
cr	+ CENLAR FSB AS SERVICER FOR U.S. BANK NATIONAL ASSO, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ U. S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CMA, Phelan Hallinan&Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518210465	Chrysler Capital, PO Box 660647, Dallas, TX 75266-0647
518289469	+ Joshua Stevens, 4 Cedarwood Lane, Jackson, NJ 08527-1450
518210470	+ Ocean Orthopedics, 530 Lakehurst Road, Toms River, NJ 08755-8063
518210471	+ Phelan Hallinan Diamond and Jones, 400 Fellowship Road, Mount Laurel, NJ 08054-3437

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2021 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 01 2021 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518210464	+ EDI: BANKAMER.COM	Oct 02 2021 01:13:00	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
518452610	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
518210466	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	Citimortgage, PO Box 183040, Columbus, OH 43218-3040
518210467	EDI: DISCOVER.COM	Oct 02 2021 01:13:00	Discover Card, PO Box 15316, Wilmington, DE 19850
518210468	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	Macy, PO Box 8218, Mason, OH 45040
518452609	EDI: Q3G.COM	Oct 02 2021 01:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518306489	EDI: DISCOVER.COM	Oct 02 2021 01:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518210469	+ Email/Text: bnc@nordstrom.com	Oct 01 2021 21:16:06	Nordstrom, 13531 E. Caley Ave, Englewood, CO 80111-6505
518444350	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2021 21:19:40	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518210472	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	Sears, PO Box 6217, Sioux Falls, SD 57117-6217
518216607	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfbis.com;trusteedobin@remote7solutions.com
Andrea Dobin	on behalf of Trustee Andrea Dobin adobin@msbnj.com
David M. Meth	on behalf of Debtor Elizabeth Stevens david@methnjlaw.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael A. Siravo, IV	on behalf of Trustee Andrea Dobin msiravo@msbnj.com msiravo@trenklawfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vera Fedoroff	on behalf of Debtor Elizabeth Stevens vf@legalmattersnj.com
William M.E. Powers	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 ecf@powerskirm.com

TOTAL: 8